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JULIUS N. DUNMORE, JR.
3903 NE 159th Place
Gainesville, Florida 32609-7720

DEC 22 2015

CLERK U.S. DISTRICT COURT
SOUTHERN DISTRICT OF IOWA

December 20, 2015

Clerk of Court
United States District Court,
Southern District of Iowa
U.S. District Courthouse
123 East Walnut Street
Des Moines, Iowa 50309

Deborah Clark-Weintraub
Scott+Scott,
Attorneys At Law, LLP
The Chrysler Building
405 Lexington Avenue, 40th Floor
New York, NY 10174

Mark D. Lonergan
Severson & Werson
1 Embarcadero Center, Suite 2600
San Francisco, CA 94111

Michael R. Reese
Reese LLP
100 West 93rd Street, 16th Floor
New York, NY 10025
Clerk of Court

Dear Judge Pratt,


I am a member of the class in Young v. Wells Fargo & Co., Case No. 4:08-CV-507 RP-CFB. I received a folded postcard notice from the Garden City group LLC assigning me claim number: 02086760 and control number: 6307380454.

I object to the settlement. The notice on the website says that the attorneys read 50,000 pages and took 12 depositions. I don't see how that amount of work supports a 1/3rd fee that will give the attorney 8 and a half million dollars.

I work two full-time jobs. So, from my perspective the requested attorney's fees are probably twice as much as the attorneys should be paid. I believe a 17% fee would be much more reasonable.

Also, I have an ongoing relationship with Wells Fargo, so I am dependent on the court to make sure that by participating in the settlement I am not releasing any rights against Wells Fargo with regard to any other wrongs they may have committed.

Sincerely,



Julius N. Dunmore, Jr.

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